

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	:	BANKRUPTCY NO. 25-10027-CMB
	:	
Karl William Krouse and	:	CHAPTER 13
Betty Corinne Krouse,	:	
Debtors.	:	
	:	
Karl William Krouse and	:	Hon. Carlota M. Böhm
Betty Corinne Krouse,	:	
Movants,	:	
	:	
v.	:	Related to Doc. No. 40
	:	
M&T Bank,	:	
Respondent.	:	

INTERIM MORTGAGE MODIFICATION ORDER

On February 10, 2025 the Respondent M&T Bank ("Creditor") offered Debtors a trial modification (the "Trial Modification") which is attached hereto. Neither Debtors nor their Counsel were aware of this offer until April 15, 2025. Debtors recently applied for the Court's Loss Mitigation Program (Doc. #36) which this Court granted on April 11, 2025 (Doc. #37). The terms of the Trial Modification require monthly payments in the amount of \$834.32 ("Trial Payments") to begin on **March 1, 2025** and to continue in that amount until **May 1, 2025** (the "Trial Modification Period"). In light of the need for an immediate change in the distribution to the Creditor, the Debtors request the Court to enter this *Interim Mortgage Modification Order* until a final, permanent modification can be presented to the Court for approval.

AND NOW, this 18th day of April, 2025, for the foregoing reasons it is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) The Chapter 13 Trustee is authorized and directed to modify the distributions to the above-named Creditor for the Trial Modification Period. Each Trial Payment shall be made in the amount of \$834.32 for the following months: April, May, June and July 2025. If the Trustee has sufficient funds on hand and she has already issued payment to Creditor, M&T Bank and that payment differs from the

Trial modification, the Trustee is authorized to adjust the payment to Creditor to ensure that the proper amount is sent under the terms of the Trial Modification. Following the Trial Modification Period, the Chapter 13 Trustee shall continue to make distributions in the same amount as the Trial Payments until further Order of Court.

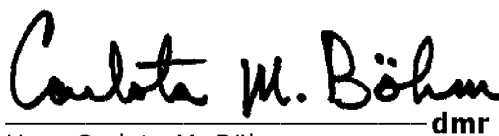
(2) In the event that a Permanent Modification is reached between the Parties, the Debtors ***immediately*** shall file a *Motion to Authorize the Loan Modification* in compliance with *W.PA.LBR 9020-6(d)*.

(3) If the Debtors have not filed a *Motion to Authorize the Loan Modification* within fourteen (14) days after the expiration of the Trial Modification Period, then the Debtors shall ***immediately*** file and serve either a *Motion to Extend the Loss Modification Period* pursuant to *W.PA.LBR 9020-5(b)* or a *Motion to Terminate the Loss Modification Program* pursuant to *W.PA.LBR 9020-5(c)* that sets forth the specific reasons why an agreement was not reached.

(4) Any Party may seek a further hearing regarding the amendment or termination of this *Order* at any time during the Trial Modification Period by filing an appropriate Motion.

(5) Within three (3) days of entry of this *Order*, Debtors shall serve this *Order* electronically on the Chapter 13 Trustee at the following email address: **LMP@chapter13trusteewdpa.com** and Debtors shall not be entitled to rely on CM/ECF or United States Mail for service of this *Order* on the Chapter 13 Trustee. The Debtor's Certificate of Service shall reflect service upon the above identified email address.

FILED
4/18/25 2:09 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA



Hon. Carlota M. Böhm **dmr**
UNITED STATES BANKRUPTCY JUDGE

Case administrator to serve:

Debtors
M. Jan Janin, Counsel for Debtor
B. Lemon, Counsel for Creditor
Ronda J. Winnecour, Esq. Ch 13 Trustee
M&T Bank, ATTN: Bankruptcy, PO Box 840, Buffalo, NY 14240

In re:
Karl William Krouse
Betty Corinne Krouse
Debtors

Case No. 25-10027-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Apr 18, 2025

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Karl William Krouse, Betty Corinne Krouse, 4408 Wilcox Road, Wilcox, PA 15870-2216

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com
Michael S. Jan Janin	on behalf of Joint Debtor Betty Corinne Krouse mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;mmartinucci@quinnfirm.com;Janin.MichaelR117420@notify.bestcase.com
Michael S. Jan Janin	on behalf of Debtor Karl William Krouse mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;mmartinucci@quinnfirm.com;Janin.MichaelR117420@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

District/off: 0315-1

User: auto

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Date Rcvd: Apr 18, 2025

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Total Noticed: 1

TOTAL: 5